ABSTRACT OF THE DISCLOSURE

Disclosed herein are methods and systems for a credit grantor to manage a credit of a credit requestor. The method may include steps of, upon the occurrence of an event: assigning a Credit Classification to the credit requestor, the Credit Classification being related to the credit risk of the credit requestor and determining the Type of Review to carry out for the credit requestor based upon a nature of the event. A checklists of data items required to be collected may then be selected or assembled, the data items of the checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review. A case folder for the requestor may then be created or updated, the case folder including the selected checklist of data items to be collected. A value for each required data item of the selected checklist may then be collected and stored in the case folder. The collected data items in the case folder may then be analyzed according to a score sheet and a workflow, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review. A credit score for the credit requestor may the be calculated, and a recommended action generated (and optionally implemented) based upon the calculated credit score.